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- 1 Operations funding.** Amends § 62V.05, subd. 2. Permits MNsure to continue to collect up to 3.5% of premiums for plans sold through MNsure to fund the operation of MNsure, through December 31, 2018. Beginning January 1, 2019, lowers the amount MNsure may collect to 2% of premiums for plans sold through MNsure, and caps the total amount collected per year at 25% of the Minnesota Comprehensive Health Association (MCHA) member assessments collected in calendar year 2012.
- 2 Health carrier and health plan requirements; participation.** Amends § 62V.05, subd. 5. Provides that a health plan that meets the minimum requirements in state and federal law for certification as a qualified health plan, is deemed to be in the interests of qualified individuals and employers. Strikes language listing elements the MNsure board may consider when determining the interests of qualified individuals and employers for purposes of certifying qualified health plans, and prohibits the MNsure board from establishing additional requirements for certifying health carriers and health plans to be offered through MNsure. Also prohibits the board from establishing costs, cost-sharing elements, or benefits for health plans sold through MNsure. Updates references to federal law and strikes outdated language.
- 3 Limitations; risk-bearing.** Amends § 62V.05, subd. 10. Prohibits the commissioner of human services from bearing insurance risk or entering into any agreement to pay claims for health coverage for a state health care program available for purchase through the MNsure Web site, as an alternative to purchasing an individual health plan. Specifies that this subdivision does not prohibit the commissioner from administering MA or MinnesotaCare,

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as long as health coverage under MA or MinnesotaCare is not purchased by an individual through MNsure's Web site. Also provides that this subdivision does not prohibit employees of DHS from obtaining insurance coverage through the state employee group insurance program.

- 4** **Expanded access to qualified health plans and subsidies.** Amends Laws 2015, chapter 71, article 12, § 8. Requires the commissioner of commerce to submit federal waivers and approvals by July 1, 2018, for a proposal to allow individuals to purchase qualified health plans outside of MNsure and receive advanced premium tax credits and cost-sharing reductions for the purchase of these plans.
- 5** **Rates for individual market health and dental plans for 2019.** Requires health carriers, when setting rates for individual health and dental plans for 2019, to take into account the reduction in the premium withhold percentage beginning in 2019 under section 62V.05, subdivision 2.